

United States Bankruptcy Court

Middle District of Alabama

Case No. 05-33989

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard A. Stehl
aka Richard Alan Stehl
2424 Promenade Blvd. #2
Montgomery, AL 36106-3905

Social Security No.:

xxx-xx-9141

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

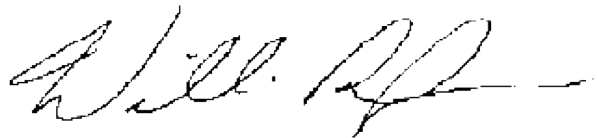
It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/7/06



William R. Sawyer
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 1127-2
Case: 05-33989

User: admin
Form ID: B18

Page 1 of 2
Total Served: 37

Date Rcvd: Feb 07, 2006

The following entities were served by first class mail on Feb 09, 2006.

db Richard A. Stehl, 2424 Promenade Blvd. #2, Montgomery, AL 36106-3905
aty Richard A. Lawrence, P. O. Box 4633, Montgomery, AL 36103-4633
tr +Daniel Gary Hamm, 235 South McDonough St., Montgomery, AL 36104-4221
1256806 +AEP SOUTHWESTERN ELECTRIC POWE, C/O NCO FINANCIAL SYSTEMS, INC, P. O. BOX 8529,
PHILADELPHIA, PA 19101-8529
1256804 +AEP SOUTHWESTERN ELECTRIC POWE, C/O NCO FINANCIAL SYSTEMS, INC, 507 PRUDENTIAL ROAD,
HORSHAM, PA 19044-2308
1256805 +AEP SOUTHWESTERN ELECTRIC POWE, C/O NCO FINANCIAL SYSTEMS, INC, P. O. BOX 41418, DEPT. 13,
PHILADELPHIA, PA 19101-1418
1256808 ASSET ACCEPTANCE LLC, P. O. BOX 2039, WARREN, MI 48090-2039
1256809 AT&T, C/O FINANCIAL SYSTEMS, INC, P. O. BOX 41457, PHILADELPHIA, PA 19101-1457
1256810 BALTIMORE GAS & ELECTRIC, P. O. BOX 1431, BALTIMORE, MD 21203-1431
1256811 +BALTIMORE GAS AND ELECTRIC CO., P. O. BOX 1475, BALTIMORE, MD 21203-1475
1256835 +BETTY STEHL, 5099 NORTHAMPTON DRIVE, FT. MYERS, FL 33919-1918
1256812 +CHESAPEAKE CREDIT INC., 4920 NIAGARA ROAD, SUITE 300, COLLEGE PARK, MD 20740-1110
1256813 CITIBANK, CREDIT CARD PROCESSING CENTER, P. O. BOX 15085, WILMINGTON, DE 19850-5085
1256815 +COLLECTECH SYSTEMS, INC., ACCOUNTING DEPARTMENT, P. O. BOX 361744, COLUMBUS, OH 43236-1744
1256814 +COLLECTECH SYSTEMS, INC., CONSUMER SERVICE DEPT., P. O. BOX 4157,
WOODLAND HILLS, CA 91365-4157
1256816 +COLONIAL GRAND AT PROMENADE, 2400 CENTRAL PARKWAY, MONTGOMERY, AL 36106-3139
1256817 COMPLETE OUTSOURCING SOLUTIONS, P. O. BOX 95455, PALATINE, IL 60095-0455
1256819 +EFG PLATINUM LOAN, ORIGINATING CENTER, P. O. BOX 2009, SIOUX FALLS, SD 57101-2009
1256821 LEADING EDGE RECOVERY SOLUTION, 8550 W. BRYN MAWR AVE STE 350, CHICAGO, IL 60631-3221
1256820 LEADING EDGE RECOVERY SOLUTION, P. O. BOX 505, LINDEN, MI 48451-0505
1256822 LOAN SERVICES, P. O. BOX Q, AUSTIN, TX 78713-8917
1256824 MIDLAND CREDIT MANAGEMENT INC., P. O. BOX 939019, SAN DIEGO, CA 92193-9019
1256823 MIDLAND CREDIT MANAGEMENT INC., DEPARTMENT 8870, LOS ANGELES, CA 90084-8870
1256825 +NCO FINANCIAL SYSTEMS, INC., 9009 CORPORATE LAKES DRIVE, SUTIE 300-BD, TAMPA, FL 33634-2367
1256826 +RUSSELL AUTOMOTIVE COLLISON CE, 1501 SOUTH CATON AVENUE, HALETHORPE, MD 21227-1126
1256827 SALLIE MAE, 1002 ARTHUR DRIVE, LYNN HAVEN, FL 32444-1683
1256828 SALLIE MAE SERVICING CORP, P. O. BOX 4700, WILKES BARRE, PA 18773-4700
1256829 +SHREVEPORT EYE CLINIC, C/O CREDIT BUREAU OF GREATER, P. O. BOX 1107,
SHREVEPORT, LA 71163-1107
1256830 +SHREVEPORT EYE CLINIC, C/O CREDIT BUREAU OF GREATER, 620 CROCKETT STREET,
SHREVEPORT, LA 71101-3604
1256831 SOUTHWEST FLORIDA REG. ME, C/O NCO FINANCIAL SYSTEMS, INC, P. O. BOX 13584,
PHILADELPHIA, PA 19101-3584
1256832 +SOUTHWEST FLORIDA REG. ME, C/O NCO FINANCIAL SYSTEMS INC, P. O. BOX 41421 DEPT 33,
PHILADELPHIA, PA 19101-1421
1256833 SPRINT PCS, C/O DIVERSIFIED ADJUSTMENT SER, P. O. BOX 32145, FRIDLEY, MN 55432-0145
1256834 +SPRINT, PCS, C/O DIVERSIFIED ADJUSTMENT SER, 600 COON RAPIDS BLVD.,
COON RAPIDS, MN 55433-5453
1256837 T-MOBILE, P. O. BOX 790047, ST. LOUIS, MO 63179-0047

The following entities were served by electronic transmission on Feb 07, 2006 and receipt of the transmission was confirmed on:

1256807 EDI: ACCE.COM Feb 07 2006 18:41:00 ASSET ACCEPTANCE LLC, P. O. BOX 9063,
BRANDON, FL 33509-9063
1256813 EDI: CITICORP.COM Feb 07 2006 18:41:00 CITIBANK, CREDIT CARD PROCESSING CENTER,
P. O. BOX 15085, WILMINGTON, DE 19850-5085
1256818 EDI: DISCOVER.COM Feb 07 2006 18:41:00 DISCOVER, P. O. BOX 15251,
WILMINGTON, DE 19886-5251
1256824 EDI: MID8.COM Feb 07 2006 18:41:00 MIDLAND CREDIT MANAGEMENT INC., P. O. BOX 939019,
SAN DIEGO, CA 92193-9019
1256823 EDI: MID8.COM Feb 07 2006 18:41:00 MIDLAND CREDIT MANAGEMENT INC., DEPARTMENT 8870,
LOS ANGELES, CA 90084-8870
1256838 EDI: AFNIVZWIRE.COM Feb 07 2006 18:41:00 VERIZON WIRELESS, P. O. BOX 17577,
BALTIMORE, MD 21297-0513

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1256836* +BETTY STEHL, 5099 NORTHAMPTON DRIVE, FT. MYERS, FL 33919-1918
1256803* +RICHARD A. LAWRENCE, P.O. BOX 4633, MONTGOMERY, AL 36103-4633
1256802* RICHARD A. STEHL, 2424 PROMENADE BLVD. #2, MONTGOMERY, AL 36106-3905

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1127-2
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Page 2 of 2
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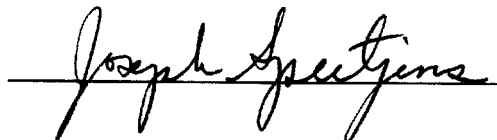
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2006

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.